

Welcome to the Army Benefits Center-Civilian New Employee Orientation

Welcome!!

**Army Benefits Center-Civilian
301 Marshall Avenue
Fort Riley, Kansas 66442**



Agenda

- Federal Employees Health Benefits (FEHB)
- Thrift Savings Plan (TSP)
- Federal Employees Group Life Insurance (FEGLI)
- Employee Benefits Information System (EBIS)
- Flexible Spending Accounts (FSA)
- Federal Long Term Care Insurance Program (FLTCIP)
- Federal Employees Dental and Vision Insurance

Program (FEDVIP)



Agenda

- Civil Service Retirement System (CSRS)
- Federal Employees Retirement System (FERS)
- Military Deposit (P-56)
- Retirement Eligibility
- Death-In-Service
- Beneficiary Forms



Federal Employees Health Benefits Eligibility

www.opm.gov

- ✂ Must be in a position subject to retirement deductions (FERS, CSRS, or CSRS Offset)
- ✂ Temporary appointments must be longer than 365 days
- ✂ Part time employees will pay a higher premium based on the number of hours worked per pay period
- ✂ Coverage is NOT automatic
- ✂ No waiting period for coverage
- ✂ No pre-existing conditions



Premium Conversion

- ✂ Pre-tax benefit: Health Insurance premiums will be deducted prior to taxes
- ✂ You will be automatically enrolled in Premium Conversion unless you waive it
- ✂ Premium Conversion allows you to save on Federal taxes, State taxes and Social Security deductions



FEHB

- ✂ There are many plans available, including nationwide plans
- ✂ To see a list of all available plans visit:
<http://www.opm.gov/insure>
- ✂ It is your responsibility to research the available plans and ensure that the plan you select covers your area
- ✂ Normally, the effective date will be the first day of the next pay period after the election is made
- ✂ Notify ABC-C immediately if your FEHB information is not correct on your Leave and Earnings Statement (LES)

FEHB Time Frame

- ✂ As a new employee, you must make an election within 60 days of your 1st eligibility date or entrance on duty date
- ✂ You may make changes outside the 60 day window with a Qualifying Life Event (QLE) or during the annual Open Season
- ✂ Open Season begins the 2nd Monday in November and runs through the 2nd Monday in December effective on the 1st full pay period in January



Thrift Savings Plan (TSP)

- ✂ Tax deferred retirement savings/investment plan
- ✂ Provides the opportunity to increase your retirement income
- ✂ You must be in a position subject to retirement deductions (FERS, CSRS, or CSRS Offset)



TSP Enrollment



- ✂ You may start, stop or change your contribution amount at any time
- ✂ If you are a FERS employee, you will receive Agency Automatic Contributions of 1%
- ✂ As a FERS employee, your agency automatically enrolled you in TSP and 3% of your basic pay is deducted from your paycheck each pay period and deposited in your TSP account.

TRADITIONAL TSP Matching

- ✂ As a FERS participant, you will receive agency matching contributions on the first 5% that you contribute per pay period
- ✂ The first 3% is matched dollar for dollar
- ✂ The next 2% is matched 50 cents for every dollar
- ✂ Contribution Limit for 2012 is \$17,000



TSP Fund Allocation

- ✂ Until you make your fund allocation on the TSP website, all of your funds will be invested in the G fund
- ✂ You may re-allocate your TSP funds or transfer funds twice a month. You may make unlimited transfers to the G fund. There is no Open Season
- ✂ To allocate your TSP funds you will need to access the TSP website at <http://www.tsp.gov> using your TSP account number or customized user ID and web password



TRADITIONAL TSP

- ✂ Traditional TSP offers two approaches to investing your money: L Funds and Individual Funds
- ✂ L Funds are “Lifecycle Funds” that are invested according to a mix of stocks, bonds and Government securities
- ✂ L Funds are based on your “time horizon”
- ✂ Individual Funds are the G, F, C, S and I funds



ROTH TSP

- ✂ Roth TSP contributions are taken out of your pay after your salary is taxed
- ✂ Withdrawals from Roth contributions are tax-free
- ✂ Combined Roth and Traditional TSP contributions cannot exceed \$17,000 for 2012 (\$17,500 for 2013)
- ✂ Agency contributions are always part of your Traditional TSP balance



TSP Catch-Up

- ✂ TSP Catch-Up is open to participants who will be age 50 or older in the year they elect to contribute (\$5,500 limit for 2012 and 2013)
- ✂ You must be contributing the full IRS yearly limit in order to be eligible (\$17,000 for 2012; \$17,500 for 2013)
- ✂ Agency matching contributions do not apply
- ✂ You must make a new election every year
- ✂ You may contribute to a Traditional Catch-Up and a Roth Catch-Up, the total of the two cannot exceed the \$5,500 limit



TSP

- ✂ You may review the TSP booklet **Summary of the Thrift Savings Plan** (TSPBK08) on the TSP site at **<http://www.tsp.gov>**
- ✂ Call TSP at 1-877-968-3778 for additional information



Federal Employees' Group Life Insurance (FEGLI) Eligibility

- ✂ You must be in a position subject to retirement deductions (FERS, CSRS, or CSRS Offset)
- ✂ Your work schedule can be part time or full time
- ✂ You will be automatically enrolled in Basic coverage unless you waive it



FEGLI Enrollment

- ✂ Elections can be made through the website using EBIS, or by calling ABC at 1-877-276-9287 if you are having trouble using EBIS
- ✂ You may waive or decrease your coverage at any time
- ✂ You must have Basic coverage in order to elect Optional coverage
- ✂ Notify ABC-C immediately if your FEGLI coverage is not correct on your LES



Basic Life Insurance

- ✂ Equal to annual basic pay rounded to the next higher \$1,000 plus an additional \$2,000

Example:

$$\$51,400 = \$52,000 + \$2,000 = \text{Amt of Basic } \underline{\$54,000}$$

- ✂ Provides an extra benefit if you are under 45 yrs of age at no additional cost
- ✂ Extra benefit doubles the amount of basic insurance if you die prior to age 35
- ✂ Decreases by 10% each year until there is no extra benefit if you die at age 45 or older

Optional Life Insurance

- ✂ Option A: \$10,000
- ✂ Option B: Provides an amount 1-5 multiples of your annual basic pay rounded to the next higher \$1,000
- ✂ Option C: Provides coverage for your spouse and eligible children equal to 1-5 multiples; \$5,000 per multiple for your spouse and \$2,500 per multiple for your eligible children



FEGLI Time Frame

- ✂ You have **60** days from your 1st eligibility date or entrance on duty date to elect Optional coverage
- ✂ If you elect Optional coverage it will be effective the same day (you must be in pay and duty status)
- ✂ If you fail to elect Optional coverage during the **60** day window, you will be allowed to elect additional coverage if you have a life event, during Open Season, or (after 1 year) by submitting to a medical exam, applying to and receiving approval from OFEGLI with an SF 2822



FEGLI Time Frame

- ✂ The regulations now provide a belated election opportunity based on a life event. Within 6 months after an employee becomes eligible to make an election due to a change in family circumstances, an employing office may determine that the employee was unable, for reasons beyond his or her control, to elect or increase Basic/Optional insurance within the time limit. This decision is made by the employing agency; OPM is not involved in the determination.



FEGLI - Emergency Essential or Deployed for Contingency Operation

- If you are designated as emergency essential or deploying in support of a contingency operation, you can elect the following coverage with no QLE or physical:
 - Can elect Basic only
 - Can add Option A
 - Can add Option B or increase current multiples
- Enrollment must be made on a SF 2817 Life Insurance Election and sent to the ABC-C, this can't be processed through EBIS



ABC-C Automated Systems

Employee Benefits Information System (EBIS)

- ✂ Secured Web based application
<https://www.abc.army.mil>
- ✂ Available 24 hours a day
- ✂ Create and process electronic benefit elections
- ✂ Requires use of Common Access Card (CAC) authentication
- ✂ Requires use of SSN and PIN
- ✂ Allows you to print pending benefits transactions

ABC-C Web Site - Windows Internet Explorer

https://www.abc.army.mil/

File Edit View Favorites Tools Help

ABC-C Web Site

ARMY BENEFITS CENTER-CIVILIAN

The ABC-C

Home Site Map Contact Us

Benefit Topics

- [Court Ordered Benefits](#)
- [Forms](#)
- [Health Insurance](#)
- [Life Insurance](#)
- [Open Seasons](#)
- [Retirement](#)
- [TSP](#)
- [Uniformed Services](#)

What's Hot!



- [I want to retire!](#)
- [Help, I am a new employee!](#)
- [How do I make a deposit/redeposit?](#)
- [How do I change my beneficiary?](#)
- [Leave Without Pay \(LWOP\)](#)

Announcements

- The ABC-C will close at 1245 CT on Thursday, 19 March 2009. Benefits counselors will not be available during this time. Normal business operations will resume on Friday, 20 March 2009 at 0600 CT.
- The Thrift Savings Plan (TSP) amounts for 2009 have been published. The maximum contribution amount for regular TSP is \$16,500; and \$5,500 for TSP Catch-Up. Click [here](#) for the charts to assist you in planning your regular and Catch-Up TSP contributions to reach the maximum for 2009.
- The ABC-C has a new mailing address: **Army Benefits Center - Civilian, 303 Marshall Avenue, Fort Riley, KS 66442-5004**

Newsletters

- [ABC-C Newsletter - December 08](#)
- [Archived Newsletters](#)

HR Professionals

- [CPAC/HR Representative Information](#)
- [Death Reporting](#)

How Do I Access the ABC-C?



[Employee Benefits Information System \(EBIS\)](#)



[IVRS Automated Telephone System](#)

[IVRS Menu Chart](#)

Useful Links

- [Army Knowledge Online \(AKO\)](#)
- [CPOL Employee Portal \(Army Portal\)](#)
- [Federal Employees Dental and Vision Insurance Program \(FEDVIP\)](#)
- [Federal Employees Flexible Spending Account \(FSAFEDS\)](#)
- [Field Advisory Services \(FAS\)](#)
- [Long Term Care Insurance \(LTCI\)](#)
- [myPay](#)
- [Office of Personnel Management \(OPM\)](#)
- [Social Security Administration \(SSA\)](#)
- [Thrift Savings Plan \(TSP\)](#)

If you are accessing the Employee Benefits Information System (EBIS) website through the Army network, you will need your SSN and 6-digit ABC-C PIN. If you are accessing the EBIS website via the ABC-C homepage, you will first need to authenticate with your Army Knowledge On-Line (AKO) userid and password and then will need your SSN and

Done

Trusted sites 100%

Start

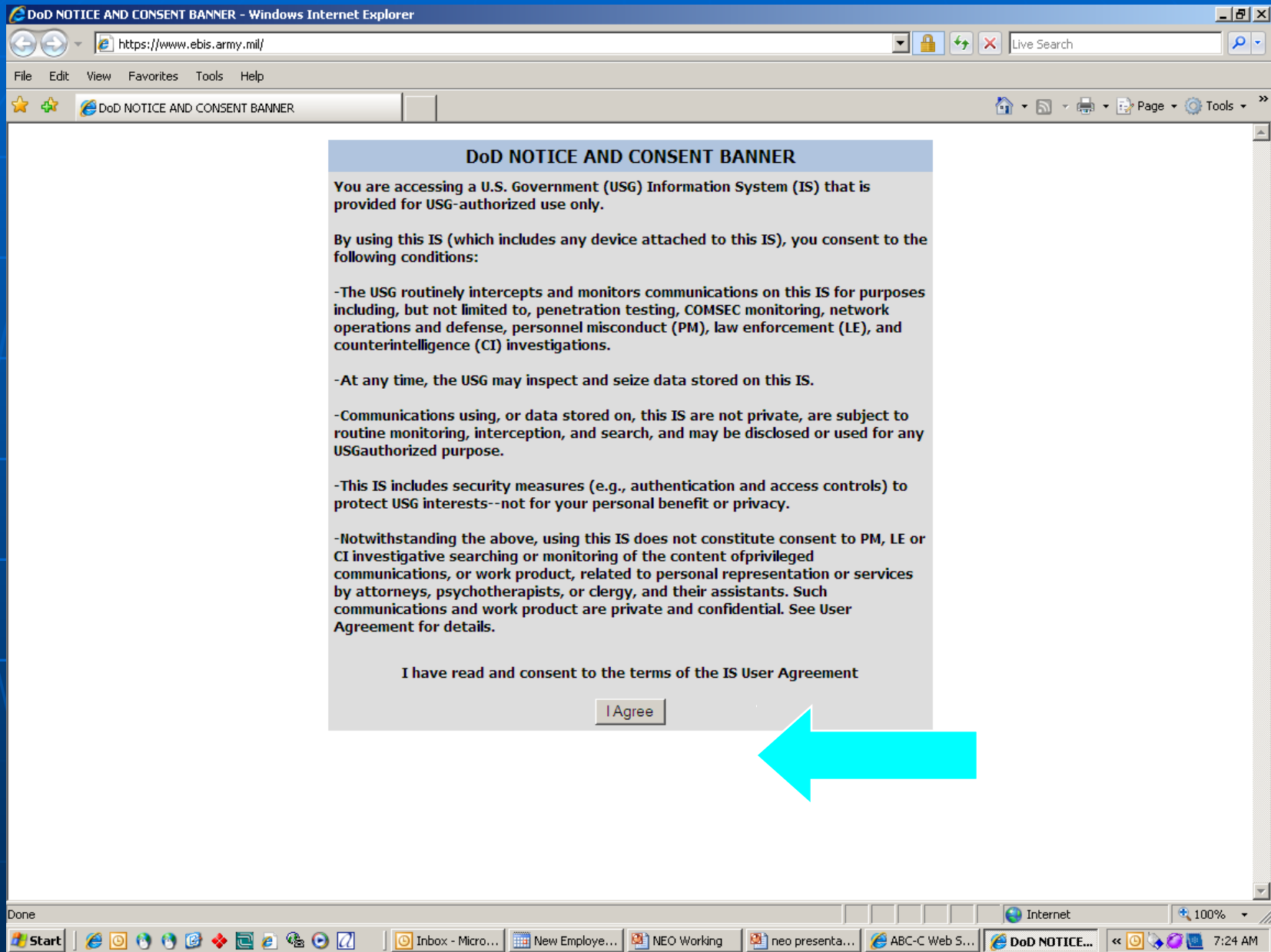
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Microsoft PowerPoint - [...]

ABC-C Web Site - Win...

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EBIS : Login - Windows Internet Explorer

https://www.ebis.army.mil/login.aspx

File Edit View Favorites Tools Help

EBIS : Login

EBIS EMPLOYEE BENEFITS INFORMATION SYSTEM

Click to return to the home page.

Help

Welcome to the Employee Benefits Information System (EBIS)...

Department of Army EBIS Login

Current Users:
Enter your SSN and your PIN.

SSN (No Dashes)

PIN

[Reset PIN](#)

User Information:
If you are a new user select the New User button below. Your temporary PIN is your two digit month and the last two digits of your year of birth (MMYY). If you have forgotten your PIN, you will need your latest Leave and Earnings Statement or Notification of Personnel Action to complete the information on the Reset PIN link above. Your new permanent PIN must be six numbers and cannot be in the exact order of your Social Security number, date of birth, service computation date, or repetitive/consecutive numbers.

If you encounter difficulty with your PIN, please contact the HelpDesk @ DSN 856-2000 or 785-239-2000 Monday through Friday, from 0730 to 1600 CT, for assistance.numbers.

https://www.ebis.army.mil/login.aspx

Internet 100%

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SSN with no dashes

123456

ABC PIN #

EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM



Help

Session

User:

UGTR F QCTRR

PIN Logout

Pending Transactions

FEHB: None
TSP: None
TSP Catch-Up: None
FEGLI: None

Agency News

The Thrift Savings Plan (TSP) has announced that their system will be able to accept Roth TSP contributions on May 7, 2012. Because implementation involves technical and programmatic modification of payroll systems, not all agencies will be ready to participate on that date. Defense finance officials said the Roth option will be available on a phased basis from June to October. The specific implementation date will be determined at a later time. For more information on TSP Roth, please visit the TSP website.

Welcome to the Employee Benefits Information System (EBIS)...

Department of Army

The Employee Benefits Information System (EBIS) is designed to provide Federal employees general and personal information regarding retirement & benefits.

To get started - choose one of the following:



My Benefits

Click for a comprehensive personal statement of your retirement and benefits.



Calculators

Click to use a variety of retirement and TSP calculators.



Transactions

Click to view current coverage and/or change your TSP, FEHB, or FEGLI benefits.



Forms

Click to fill and/or print benefits related forms.



HR Link

Click to view estimates from your Human Resources office.



eRetirement

Click to submit a retirement request to your human resources office.



My Profile

Click to personalize your information that is used in EBIS.



eSeminars

Click here to view on-line seminars about your Federal benefits.



My Benefits



Calculators



Transactions



Forms



HR Link



eRetirement



My Profile



eSeminars



Information

EBIS : Transactions - Windows Internet Explorer

https://rilec2abcc035.army.mil/transactions.aspx

File Edit View Favorites Tools Help

Favorites ICE Admin Customer Fol... Windows Marketplace Customize Links Free Hotmail Windows Windows Media

EBIS : Transactions

Session
User:
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PIN Logout

Pending Transactions
FEHB: None
TSP: None
TSP Catch-Up: None
FEGLI: None

Agency News
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Transactions

FEHB Current Coverage
Premium cost for temporary employees will be higher than the cost reflected below. Please refer to the Guide to FEHB Plans.

Plan Code 455
Plan Name MHBP
Type of Enrollment Standard Family
Cost Per Pay Period \$231.23

History Change

FEHB Pending Transaction
You have no pending transactions.

Void

TSP Current Coverage
You have stopped or terminated your TSP contributions. You may now elect to contribute to TSP.

History Change

TSP Pending Transaction
You have no pending transactions. If you completed a TSP Stop Automatic Enrollment Transaction, it will be retro-actively effective to your start date and there will be no pending transactions.

Void

TSP Catch-Up Current Coverage
You are not currently contributing to TSP Catch-Up.

History Change

TSP Catch-Up Pending Transaction
You have no pending transactions.

Void

FEGLI Current Coverage
All FEGLI amounts and costs are based on your age as of the pay period ending date: 09/13/2012.
Enrollment Code: C0

FEGLI Pending Transaction
You have no pending transactions. If you completed a FEGLI transaction that is effective today there will be no pending transaction.

Trusted sites | Protected Mode: Off

Inbox - Microsoft O... Army Benefits Cent... Army Benefits Cent... ABC-C Web Site - W... EBIS : Login : versio... EBIS : Transactions - ... TobieNEO12.pptx FERSSlidesAug2012....

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ABC-C Telephone System

- ✕ To access call toll free 1-877-276-9287
- ✕ **TDD: 1-877-276-9833 (Hearing Impaired)**
- ✕ Counselors are available 12 hours per day from 6:00 a.m. – 6:00 p.m. Central Time



Army Benefits Center - Civilian

1-877-276-9287

Select:

1= Army Civilian

2= DCMA Civilian

3= National Guard

**4= Non-Appropriated Fund or
Uniformed Service Member**

Flexible Spending Account (FSA)

- ✂ Allows you to pay for certain health/dependant care expenses with pre-tax dollars
- ✂ If you are eligible for FEHB, you are eligible for FSA
- ✂ You have 60 days from your 1st eligibility date or entrance on duty date to enroll, or you can enroll during the annual Open Season
- ✂ You must reenroll every year
- ✂ Use it or lose it



Flexible Spending Accounts (FSA)

To receive more information regarding FSAs, please
contact a FSA counselor

Email: fsafeds@shps.net

Telephone: 1-877-FSAFEDS (372-3337)

TTY: 1-800-952-0450

Mon-Fri 9AM-9PM Eastern Time
Closed Weekends and Holidays

<http://www.fsafeds.com>



Federal Long Term Care Insurance Program (FLTCIP)

- ✂ Long term care insurance provides funds if you can no longer perform everyday tasks for yourself
- ✂ Care can be provided in a variety of settings: your home, a nursing home, hospice care or other assisted living facilities
- ✂ You may apply within 60 days of your entrance on duty date
- ✂ You may apply at anytime with the longer underwriting procedure



Federal Long Term Care Insurance Program (FLTCIP)

Want to talk with a Certified Long Term Care Insurance Consultant?

Tel: 1-800-LTC-FEDS (1-800-582-3337)

TTY: 1-800-843-3557

Mon - Fri 8 a.m. - 8 p.m. EST

Sat 9 a.m. - 5 p.m. EST

Closed Sun and Federal holidays

<http://www.ltcfeds.com>

Federal Employees Dental and Vision Insurance Program FEDVIP

- ✂ Federal Employees Dental and Vision Insurance Program (FEDVIP) is available to eligible employees and their family members
- ✂ Stand alone Dental and Vision Insurance
- ✂ Competitive premiums
- ✂ Pre-tax payroll deduction
- ✂ Can enroll in dental, vision, or both
- ✂ You may apply within 60 days of your entrance on duty date or during the Open Season



FEDVIP

www.opm.gov

Self Only Family

Dental Benefits

Diagnostic
Preventative
Emergency Care
Restorative
Oral/Maxillofacial Surgery
Endodontic
Periodontics
Prosthodontics
Orthodontics

Self & One

Self &

Vision Benefits

Diagnostic Services
Preventative Services
Eyewear
Glasses
Contacts

FEDVIP

<http://www.benefeds.com>

Mon-Fri 9 a.m. – 7 p.m. ET
Closed Weekends and Holidays

Telephone: 1-877-888-FEDS (1-877-888-3337)
TTY: 1-877-889-5680



Retirement Planning

- ✂ If you are a new employee in a covered position, you will be placed in the Federal Employees Retirement System (FERS)
- ✂ If you had 5 years of creditable civilian service as of 12/31/1986 or as of your last break, and had a break in service of more than 365 days, you will be placed in the Civil Service Retirement System (CSRS) Offset with a 6 month period to elect FERS
- ✂ If you had 5 years of creditable civilian service as of 12/31/1986 or as of your last break, and had a break of less than 365 days, you will be placed in CSRS



FERS Retirement

FERS is a 3-tiered retirement system

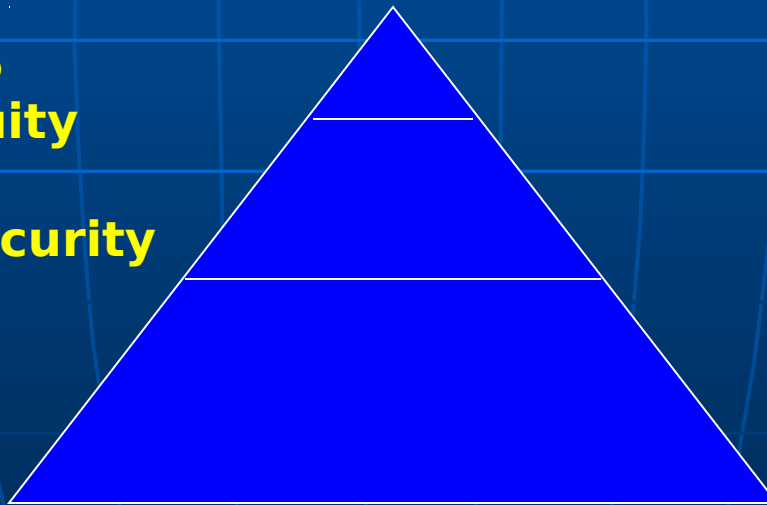
FERS annuity is the smallest component

TSP WILL make up the largest portion of your total retirement

**FERS
Annuity**

Social Security

Thrift Savings Plan



CSRS Retirement

- ✂ You are only eligible to be placed in CSRS or CSRS Offset if you had 5 years of creditable civilian service as of 12/31/1986 or as of your last break
- ✂ Under CSRS Offset, you are also contributing to Social Security
- ✂ Your CSRS Offset annuity will be offset if you are eligible for Social Security at age 62 or at retirement which ever is later

Military Deposit



Pre 01-01-57 Military Service

No deposit required for creditable military service performed prior to 01-01-57

IT'S FREE!!

FERS Post-56 Military Service

**FERS Military Service on/after
01-01-57**



**Must Pay to Receive Credit for
Retirement Eligibility and Annuity
Computation**

Amount of Deposit:

3% of basic pay earned + interest

Interest may vary by date service
was performed

FERS Credit For Post-56 Military Service

IN RECEIPT OF MILITARY
RETIRED PAY

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graph TD; A[IN RECEIPT OF MILITARY RETIRED PAY] --> B[Based on Non - Combat Disability or Length of Service (includes campaign time)]; A --> C[Based on Combat Disability or Chap 1223, Title 10 (Reserves)]; B --> D[No credit unless Military Retired Pay is Waived and Deposit is Paid]; C --> E[Must Pay to Receive Credit for Eligibility & Annuity Computation];
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Based on Non - Combat
Disability or Length of
Service (includes
campaign time)

No credit unless Military
Retired Pay is Waived and
Deposit is Paid

Based on Combat
Disability or Chap 1223,
Title 10 (Reserves)

Must Pay to Receive
Credit for Eligibility &
Annuity Computation

CSRS Credit For Post-56 Military Service

IN RECEIPT OF MILITARY
RETIRED PAY

Based on Non –
Combat Disability
or Service

No Credit unless
Military Retired Pay
is waived

Based on Combat
Disability or Chap
1223, Title 10
(Reserves)

Hired On or
After 10-1-82?
See Next Slide

Crediting Post 1956 Active Duty Military Service Toward CSRS

If first time credit CSRS PRIOR to 10-01-1982:

- ✂ Full credit for military service from date of retirement until age 62
- ✂ Optional Deposit
- ✂ If eligible for Social Security at age 62, military service will be deleted from the CSRS retirement benefit unless military service deposit was paid prior to retirement.
- ✂ Amount of Deposit:
 - 7% of basic pay earned + interest
 - Interest will vary by date service was performed

Crediting Post 1956 Active Duty Military Service to CSRS Retirement

If first hired under CSRS **AFTER 09-30-1982:**

- ✂ No credit for military service unless military service deposit is paid
- ✂ In all retirement cases, military deposit **must** be paid prior to OPM's final adjudication of the retirement application

How Do I Make a Military Deposit?

ABC-C Fax # 785-239-6228

- ✂ Complete form RI 20-97, *Estimated Earnings During Military Service*, and send to the appropriate branch of service (addresses and fax numbers are on the ABC-C website). Include copies of all of your DD 214s
- ✂ Once you receive the completed RI 20-97, fax or mail it with your DD 214 and SF 2803/SF 3108 and SF 2803A/SF 3108A to the Army Benefits Center-Civilian
- ✂ Payments are made directly to DFAS-Cleveland
- ✂ Ensure a copy of the "Payment in Full" notice is filed in OPF
- ✂ The first 2 years are interest free, the 3rd year is interest deferred

Civilian Deposit Service

- Civilian service not covered by retirement deductions (typically service in which you only paid into Social Security)
- Typically temporary or indefinite service
- Effect of deposit service upon retirement annuity computation depends upon retirement plan
- Amount of deposit is equal to deductions that would have been withheld (based on retirement plan) plus interest



Effect of Deposit Service on CSRS Retirement Annuity

Prior to 10-01-1982

- Creditable for retirement eligibility
- Creditable for computation of annuity

The annual annuity will be reduced by 10% of the amount owed

Effect of Deposit on CSRS Retirement Annuity

After 09-30-1982

Creditable for eligibility to retire; but **not**
creditable for computation of annuity
unless deposit is paid

FERS Deposit Service

Non-Deduction Service prior to 01-01-1989

Deposit Made



Credit for eligibility
(RSCD) and Annuity
Computation

Deposit Not
Made



No credit for
eligibility (RSCD) and
Annuity Computation

FERS Deposit Service

Non-Deduction Service on or
after

01-01-89

DEPOSIT NOT ALLOWED

No credit for Eligibility or Annuity
Computation

Redeposit Service

- Service for which retirement deductions were withheld but later refunded after a separation from Federal service
- Effect of redeposit service upon retirement annuity computation depends upon retirement plan and the date refund was received
- Amount of redeposit is equal to amount of refund plus interest (interest accrues from date of refund check)



Effect of Redeposit Service on CSRS Retirement Annuity

If refund was taken prior to 03-01-1991:

- Service is creditable for eligibility to retire and for computation of annuity
- Annuity is subject to a permanent actuarial reduction based on the employee's age and the amount owed at the time of retirement

Effect of Redeposit Service on CSRS Retirement Annuity

If refund was taken after 02-28-1991:

Service is creditable for determining eligibility to retire, but not for computation of annuity unless redeposit is paid.



FERS

Refunded Service

FERS Service for which retirement contributions were refunded to you



**FERS REDEPOSIT IS NOW
ALLOWED!**

Note:

- **FERS with CSRS component*, CSRS rules apply**
- **FERS with no CSRS component*, FERS rules apply**

***5 Years creditable CSRS or potentially creditable CSRS service
and elected FERS**



Effect of Redeposit Service On FERS Retirement Annuity

Refunded CSRS Service is credited under FERS if you had **less than 5 years**

Make Redeposit



Creditable toward meeting retirement eligibility

Creditable for computing annuity

Don't Make Redeposit



Creditable toward meeting retirement eligibility

Not creditable for computing annuity



How To Pay A Civilian Deposit Or Redeposit

- ✂ Complete front page of SF 2803/SF 3108, *Application to Make Service Credit Payment* and send or fax to the ABC-C
- ✂ ABC-C will calculate an estimated deposit/redeposit amount and mail to OPM
- ✂ OPM will notify you of final deposit/redeposit amount and payment procedures
- ✂ OPM will send you a receipt and new balance each time payment is made
- ✂ Ensure “Payment in Full” notice is filed in OPF



FERS

Optional Retirement

Eligibility requirements for Optional Retirement:

- ✂ Minimum Retirement Age (MRA) with 30 years of service
- ✂ Age 60 with 20 years of service
- ✂ Age 62 with 5 years of service

- ✂ MRA with at least 10 years but less than 30 years of service
 - 5% reduction for each year under age 62 (permanent reduction)
 - Not entitled to annuity supplement

- ✂ NOTE:
 - Must have at least 5 years of creditable civilian service
 - Military service or sick leave may not be used to reach the 5 year rule

MINIMUM RETIREMENT AGE

IF YEAR OF BIRTH IS...	THE MINIMUM RETIREMENT AGE IS...
BEFORE 1948	55
1948	55 & 2 MONTHS
1949	55 & 4 MONTHS
1950	55 & 6 MONTHS
1951	55 & 8 MONTHS
1952	55 & 10 MONTHS
1953-1964	56
1965	56 & 2 MONTHS
1966	56 & 4 MONTHS
1967	56 & 6 MONTHS
1968	56 & 8 MONTHS
1969	56 & 10 MONTHS
1970 & AFTER	57

NOTE: SINCE EMPLOYEES BORN IN 1948 DID NOT REACH AGE 55
UNTIL 2003, THE MRA UNTIL THAT DATE IS 55

CSRS

Optional Retirement

Eligibility requirements for Optional Retirement:

- ✂ Age 55 with 30 years of service
- ✂ Age 60 with 20 years of service
- ✂ Age 62 with 5 years of service



✂ NOTE:

- Must have at least 5 years of creditable civilian service
- Military service or sick leave may not be used to reach the 5 year rule

Disability Retirement-FERS

- ✂ To qualify for a disability retirement, you must have at least 18 months of creditable civilian service
- ✂ To apply, you must complete regular retirement forms as well as the Disability Retirement forms
- ✂ You are required to apply for Social Security
- ✂ It can take OPM 2-6 months to approve or disapprove your request
- ✂ Disability retirement annuities ARE subject to Federal taxes



Disability Retirement-CSRS

- ✂ To qualify for a disability retirement, you must have at least 5 years of creditable civilian service
- ✂ To apply, you must complete regular retirement forms as well as the Disability Retirement forms
- ✂ It can take OPM 2-6 months to approve or disapprove your request
- ✂ Disability retirement annuities ARE subject to Federal taxes



Death-In-Service

- If you die while still an active employee, your survivor **MAY** be entitled to death benefits
- In the event of your death, your survivor needs to contact your supervisor, who contacts the Civilian Personnel Advisory Center (CPAC) or Human Resources Office (HRO)
- The CPAC or HRO will contact ABC-C
- An ABC-C counselor will contact your survivor within 24 hours



Beneficiary Forms

- ✂ SF 1152 - Designation of Beneficiary, Unpaid Compensation of Deceased Civilian Employee
- ✂ SF 2808 - Designation of Beneficiary, Civil Service Retirement System (CSRS)
- ✂ SF 3102 - Designation of Beneficiary, Federal Employees Retirement System (FERS)
- ✂ SF 2823 - Designation of Beneficiary, Federal Employees' Group Life Insurance Program
- ✂ TSP-3 - Designation of Beneficiary, Thrift Savings Plan (TSP)



For Additional Information

Toll Free: 1-877-276-9287

Hearing Impaired TDD: 1-877-276-9833

Fax: 1-785-239-6228

Counselors available from 6 a.m. to 6 p.m. CT

Website: <https://www.abc.army.mil>

Address: Army Benefits Center-Civilian,
301 Marshall Avenue,
Fort Riley, KS 66442



Outside of the U.S.

Belgium: 0800-78245

Germany: 0800-1010282

Italy: 0800-780821

Japan: 00531-1-20378

Korea: 00798-14-800-4766

Kuwait: 1-877-276-9287 (Dial 809-463-3376 for DSN line, wait for a tone, then dial the toll free number)

Netherlands: 0800-0232739

Saudi Arabia: 1-877-276-9287

United Kingdom: 08-000857723



**If you have additional questions
please feel free to contact us at
our toll free number**

